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Invited by Rep. Cuellar

Over the 30 years that I have been in the insurance business, I have learned the value insurance programs have for all communities. Health Insurance Program like commercial insurance, Medicare, Medicaid and now CHIP are the best teaching tools we have to instill responsibility, medical knowledge and self worth on all our citizens specially the young ones. The uninsured are of course also been educated but they are educated in a manner that is detrimental to everyone specially themselves.

The parents of an uninsured asthmatic child learned a long time ago that Hospitals are legally obligated to give them free care. Therefore they wait until the asthma onset reaches a critical stage and then they show up at their emergence room of choice. The child suffers unnecessary complications and the community now has to come up with 9 to 10,000 dollars to get this child well enough to get back to school. The better alternative is for this child to have access to CHIP insurance where the the primary care physician treats and teaches this family and child how to manage his life long chronic condition for less than \$100. Everyone wins when a child grows up insured!

This scenario plays out in every community in Texas. Unfortunately it is more prevalent in some areas than other. Laredo has over 20,000 children uninsured. Their parents are working and they really want to do what is best for their children but they can't afford insurance. This clearly is a situation where the State has the sacred responsibility of helping those that need help. Funding the CHIP program is the cheapest and more effective way to do it.

I know that this years budget is pretty much done and great things are in the horizon specially for public education, except that we still have not removed the obstacles instituted by the last legislative session to keep over 150,000 kids from staying on the CHIP program, which is an educational issue.

Please remove the 6 month reenrollment period, it is costly to administer and sends the wrong message to families on the program.

Please remove the 90 day waiting period. The community needs these children enrolled now.

Please find a way to make this program available to the parents as well -on a contributory basis of course. Enrollment in a Health Maintenance is good for them as well for the community they live in. Thank you